

REMARKS

Claims 77-86 are pending in the application.

35 U.S.C. §112, paragraph two Rejection

By this paper Claims 85 and 86 are amended. The amendment should be entered as the amendments clarify issues for appeal. Removal of the pending rejection is requested and allowance is solicited.

35 U.S.C. § 102(e) Rejection

Claims 77 and 81-84 are rejected under 35 U.S.C. § 102(e) as being anticipated by U.S. Patent Number 6,219,669 issued to Haff et al. (herein referred to as "Haff"). Applicants respectfully traverse this rejection.

Claim 77 in part recites,

- awaiting information concerning creation or arrival of a parcel used to carry the data between the local and remote computers, wherein the parcel is particularized to contain a particular type of data

- selecting one of a plurality of parcel events of which the status is requested, wherein at least one said parcel event corresponds to an intermediate step performed before arrival of the parcel on the remote computer

For at least the following reasons, Haff fails to anticipate Claim 77.

1. The Haff file transfer system fails to particularize the parcel. Haff simply teaches dragging and dropping the files onto a destination object in the destination window. *Haff*, Col. 22, lines 24-29. In Haff, the computer user drags and drops the files onto the destination icon. The user is then prompted to confirm

1 that the files are to be transferred. *Id.* Subsequently, the “dragged and dropped”
2 files may be compressed for transmission, if necessary. *Haff*, Col. 22, lines 30-40.
3 At no time does Haff teach or even suggest particularization of the parcel. . . to
4 contain a particular type of data. In Haff, the only common trait among the files is
5 that the user happened to have “dragged and dropped” files onto the destination
6 icon. The Haff transferred files do not contain a particular type of data as is
7 recited. For instance, a batch of statement batch parcels. *Instant Application*,
8 Page 18, lines 16-19. As Haff fails to teach each and every limitation, a *prima*
9 *facie* case of anticipation does not exist. Removal of the pending rejection is
10 requested and allowance is solicited.
11

12 2. Haff fails to teach or even suggest selecting one of a plurality of
13 parcel events of which the status is requested, wherein at least one said parcel
14 event corresponds to an intermediate step performed before arrival of the parcel on
15 the remote computer. *Haff Fig. 15* (reproduced below), asserted as disclosing this
16 feature, illustrates an event log window which records file transmissions and
17 receipts. *Haff*, Col. 19, lines 61-63. This is to say, that while the Haff event log
18 may indicate the beginning event, the end event, or both the beginning and end,
19 Haff fails to teach or suggest “an intermediate step”. *Haff*, Col. 24, lines 24-26
20 (reproduced below); fails to correct this deficiency. For example, while a user of a
21 Haff system may be able to see if the file has been sent, received, or is pending,
22 the Haff system fails to disclose providing any information about an intermediate
23 step, such as the location of the parcel, what path the parcel took, or the like.
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Instant Application, Page 19, lines 12-22. As a *prima facie* case of anticipation does not exist, removal of the pending rejection is requested and allowance is solicited.

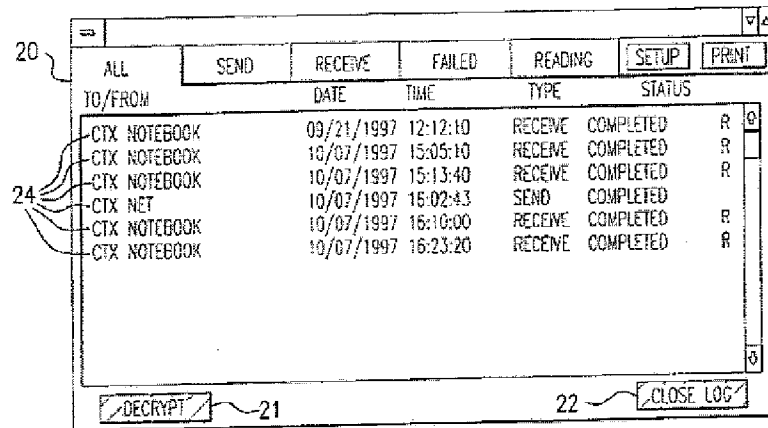


FIG. 15

Referring to the display screen shown in FIG. 15, both completed and pending events 24 can be viewed in an event log window, such as that shown in FIG. 15. Furthermore, file transfers are logged recording the date, time, and content of the transfer at both the sending and receiving PCS. Clicking on each tab 20 at the top of the event log window displays all events having the selected property indicated on the selected tab (e.g., failed, pending, etc.). The Decrypt button 21 launches a function (described below) which decrypts received files that were encrypted by the sender. Decryption can also be implemented without manual intervention depending on the functionality of encryption/decryption programs integrated into the file transfer system. The Close Log button 22 closes the event log window. Preferably, the contents of the event log window includes for each event: the sender and receiver of the file, the time and date the file transfer occurred, whether the event was a send event or a receive event, and the status of the file transfer. Exemplary file transfer statuses are: completed transfer, pending transfer and failed transfer. An additional symbol e.g., R or U, may be displayed to indicate whether a file has been read. When employing the additional symbols R signifies the file has been read, and U signifies that the file has not been read.

File Transfer System: See FIG. 3 and FIG. 4

A major aspect of the present invention is the file transfer

Claim 81 is allowable over Haff because Haff fails to teach,

- creating a parcel object to hold the data via a function of the parcel manager application program interface, wherein the created parcel object is particularized to hold a particular type of data

1 • tracking, via the notification object, a status of the parcel as the
2 parcel components are transferred to the remote computer, wherein the parcel
3 components are tracked over an intermediate step performed before receipt of the
4 parcel components by the remote computer.

5 Claim 81, and the claims which depend from Claim 81, are allowable for at least
6 the following reasons. Haff fails to disclose a system in which a parcel object is
7 created . . . wherein the created parcel object is particularized to hold a particular
8 type of data. The Haff reference only teaches a system in which user selected files
9 are amalgamated for transfer. *Haff*, Col. 22, lines 30-40. At no time is a created
10 parcel object particularized to hold a particular type of data. Additionally, Haff
11 fails to track the status of the parcel. Instead, Haff discloses a system in which
12 only transmissions or receptions are obtained. Thus, while the end points may be
13 known, the intermediate status of a Haff packet is unknown and as a result the
14 disclosure fails to anticipate Claim 81. Removal of the pending rejection is
15 requested and allowance is solicited. Claim 83 is further allowable over Haff as
16 the intermediate status of the files is unknown. Thus, while a transmission may be
17 pending, the status of the communication is unknown and the user must wait-and-
18 see if the communication failed. Claim 84 is further allowable as the asserted
19 portions of Haff only disclose handshake communications between the
20 sending/receiving computers and fails to teach sending the status to the external
21 application. *Haff*, Col. 27, line 37. Removal of the pending rejection under 35
22 U.S.C. §102(e) of Claims 81-84 is requested and allowance is solicited.
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35 U.S.C. § 103(a) Rejection

Claims 78-80, 85 and 86 are rejected under 35 U.S.C. § 103(a) as being unpatentable over Haff in-view of U.S. Patent Number 5,963,925 issued to Kolling et al. (herein referred to as “Kolling”). The Applicants respectfully traverse the rejection.

Claims 78-80 are allowable based on their dependency from Claim 77. Independent Claim 77 is not pending a rejection under 35 U.S.C. §103(a). As the secondary Kolling reference is not cited as correcting the following deficiencies in Haff (discussed above with respect to the pending anticipation rejection of Claim 77), the pending obviousness rejection will also fail as Haff in-view of Kolling fails to teach or suggest: wherein the parcel is particularized to contain a particular type of data and wherein at least one said parcel event corresponds to an intermediate step performed before arrival of the parcel on the remote computer. In order for a *prima facie* case of anticipation to exist, all the claim limitations must be taught. *M.P.E.P.* §2143.03.

Dependent Claims 78-80 are allowable as the asserted motivation to combine (see Haff et al., Col. 1, 51-55) merely discloses that package delivery companies, such as Fed Ex or UPS, exist, and charge their clients on a per use basis. The rest of the Haff reference is dedicated to solving the “shortcomings” associated with the aforementioned physical delivery services. *Haff*, Col. 2, lines 25-27. Removal of the pending rejection is requested and allowance is solicited.

1 Claim 80 is allowable as Kolling fails disclose an intermediate step and
2 therefore does not correct the deficiency in Haff. Neither Kolling item 402 nor
3 Kolling Col. 30, lines 16-19 disclose an intermediate step. Further, nowhere else
4 in Kolling is this teaching disclosed or suggested. Kolling item 402 is a
5 "statement template" for producing an electronic statement. Further, Kolling Col.
6 30, lines 16-19, reproduced below, fails to teach an intermediate step. Kolling
7 Col. 30 is directed to discussing the process by which a consumer returns a paper
8 coupon with a payment. No indication is given as to how this teaching is
9 applicable to Claim 80 which in-part recites wherein the intermediate step consists
10 of at least one of sending of statement data to a service center, loading of
11 statement data to a statement database, activation of the statement data by a biller,
12 or disbursement of statement data to consumers. Removal of the pending rejection
13 is requested and allowance is solicited.
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15 data is that information typically found on a remittance
16 coupon in an invoice from a biller. With a paper invoice,
typically the remittance coupon is returned to the biller
17 along with a check so that the biller knows who has paid
what, and in what amount. The remittance data typically
18 includes the biller identification, the CBAN, and biller
reference data such as amount due, date due, etc. This
remittance data may be used, for example, should consumer
19 140 wish to take advantage of an electronic bill payment
system and submit a payment 230 to CFI 130 so that
20 payment information 232 may eventually be transmitted
back to biller 102 through any suitable electronic bill
21 payment system.

In step 830 SGEN 222 sends this build message to the
22 appropriate CSP based upon the CSP identifier. In step 832,
once the CSP has received a message containing an elec-
23 tronic statement for a particular consumer, it delivers this
electronic statement to the consumer using any suitable
24 medium that it has arranged for communication to the
25 consumer. Once the CSP has verified that the consumer has

Kolling, Col. 30, lines

22 Claims 85 and 86 are allowable based on their respective dependency from
23 Claim 81 which is not pending a rejection under 35 U.S.C. §103(a). Claims 85
24 and 86 are additionally allowable as the Kolling reference is not cited as correcting
25 the failure of Haff to teach, (1) a system in which a parcel object is created . . .

1 wherein the created parcel object is particularized to hold a particular type of data.
2 . . (2) tracking, via the notification object, a status of the parcel . . . wherein the
3 parcel components are tracked over an intermediate step performed before receipt
4 of the parcel components by the remote computer. Moreover, the asserted
5 motivation to combine Haff and Kolling, *Haff*, Col 1, lines 51-55, fails to consider
6 the rest of the Haff reference which teaches away from using physical delivery
7 services thereby diminishing the persuasiveness of the asserted motivation to
8 combine. The cited portion of Haff is merely background which is set up as an
9 example of the problems with the current state of the art. The cited motivation is
10 subsequently "taught away from" in the rest of the Haff reference. *Haff*, Col. 2,
11 lines 25-27. Removal of the pending rejection is requested and allowance is
12 solicited.
13

14 Conclusion

15 All of the claims are in condition for allowance. Accordingly, Applicant
16 requests a Notice of Allowability be issued forthwith. If the Office's next
17 anticipated action is to be anything other than issuance of a Notice of Allowability,
18 Applicant respectfully requests a telephone call for the purpose of scheduling an
19 interview.
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Respectfully Submitted,

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